Case 19-10159-CMG Doc 48 Filed 07/01/21 Entered 07/02/21 00:17:18 Desc Imaged Certificate of Notice Page 1 of 8

Information to	identify the case:	3			
Debtor 1:	Sean L. Mare	Social Security number or ITIN:	xxx-xx-9658		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	Katherine Mare	Social Security number or ITIN:	xxx-xx-9458		
	First Name Middle Name Last Name	EIN:			
United States Ba	nkruptcy Court: District of New Jersey	Date case filed in chapter:	13	1/4/19	
Case number:	19-10159-CMG	Date case converted to chapter:	7	6/28/21	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Sean L. Mare	Katherine Mare
All other names used in the last 8 years		he	fka Katherine Small
3.	Address	925 Sixth Street Union Beach, NJ 07735	925 Sixth Street Union Beach, NJ 07735
4.	Debtor's attorney Name and address	Warren Brumel Law Office of Warren Brumel 65 Main Street PO Box 181 Keyport, NJ 07735	Contact phone (732) 264–3400 Email: wbrumel@keyportlaw.com
5.	Bankruptcy trustee Name and address	Benjamin A. Stanziale Jr. Stanziale & Stanziale 29 Northfield Avenue Suite 201 West Orange, NJ 07052	Contact phone (973) 731–9393

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Debtor Sean L. Mare and Katherine Mare

Case number 19–10159–CMG

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856

402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 609-858-9333

Date: 6/29/21

7. Meeting of creditors

joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

July 26, 2021 at 10:30 AM

Debtors must attend the meeting The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

Location:

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

Filing deadline: 9/24/21

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12. Exempt property

page 2

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United States Bankruptcy Court District of New Jersey

In re: Case No. 19-10159-CMG

Sean L. Mare Chapter 7

Katherine Mare Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 4
Date Rcvd: Jun 29, 2021 Form ID: 309A Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2021:

Recip ID		Recipient Name and Address
db/jdb	+	Sean L. Mare, Katherine Mare, 925 Sixth Street, Union Beach, NJ 07735-2868
tr	+	Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358
517952076		Capital Collection Services, 20 E Trenton Road, Building 50, Berlin, NJ 08009
517952079		Celentano, Stadtmauer & Walentowicz, LLP, PO Box 2594, Clifton, NJ 07015-2594
517952080	+	Central Jersey Specialty Surgery, 10 Industrial Way E, Eatontown, NJ 07724-3332
518042910	+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517988384	+	Foss, San Filippo & Milne, LLC, 225 Broad Street, Red Bank, NJ 07701-2009
517952086	+	Foss, San Filippo & Milne, LLC, PO Box 896, Red Bank, NJ 07701-0896
518102992	+	PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
517952092	+	PNC Bank, N.A., PNC Consumer Lending, Liberty Commons, Box 747024, Pittsburgh, PA 15274-7024
517952096	+	Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
517952097		Retina Care Center, 1255 NJ-70, Lakewood, NJ 08701
517952099	+	Shrewsbury Diagnostic Imaging, 1131 Broad Street, Shrewsbury, NJ 07702-4334
517952100	+	Sofi Funding, One Letterman Drive, Building C, San Francisco, CA 94129-2402
517952102	+	University Radiology, PO Box 1075, East Brunswick, NJ 08816-1075

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: wbrumel@keyportlaw.com	Date/Time	Recipient Name and Address
aty	Eman/rext: worumer@keyportiaw.com	Jun 29 2021 20:44:00	Warren Brumel, Law Office of Warren Brumel, 65 Main Street, PO Box 181, Keyport, NJ 07735
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 29 2021 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 29 2021 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517952071	Email/Text: ebn@americollect.com	Jun 29 2021 20:45:00	Americollect, PO Box 1566, Manitowoc, WI 54221
517952070	EDI: RMSC.COM	Jun 30 2021 00:38:00	Amazon/Synchrony Bank, Att: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518048301	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2021 20:56:55	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517961829	+ EDI: AISACG.COM	Jun 30 2021 00:38:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517952075	EDI: BMW.COM	Jun 30 2021 00:38:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306
517977744	EDI: BMW.COM	Jun 30 2021 00:38:00	BMW Financial Services NA, LLC, P.O. Box

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Date Rcvd: Jun 29, 2021 Form ID: 309A Total Noticed: 61

	EDV TOVOS CON		3608, Dublin, OH 43016
517952072	+ EDI: TSYS2.COM	Jun 30 2021 00:38:00	Barclay's Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
517952073	+ Email/Text: bankruptcyletters@hackensackmeridian.org	Jun 29 2021 20:45:00	Bayshore Comm Hospital, PO Box 95000-1635, Philadelphia, PA 19195-0001
517952074	+ Email/Text: bankruptcyletters@hackensackmeridian.org	Jun 29 2021 20:45:00	Bayshore Community Hospital, Att: Patient Billing, 727 N Beers Street, Holmdel, NJ 07733-1514
517952077	EDI: CAPITALONE.COM	Jun 30 2021 00:38:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517952078	EDI: CAPONEAUTO.COM	Jun 30 2021 00:38:00	Capital One Auto Finance, Att: Bankruptcy Unit, 7933 Preston Rd, Plano, TX 75024-2302
517961824	+ EDI: AISACG.COM	Jun 30 2021 00:38:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517971108	+ EDI: AISACG.COM	Jun 30 2021 00:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517989401	+ EDI: AIS.COM	Jun 30 2021 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517952082	+ Email/Text: mediamanagers@clientservices.com	Jun 29 2021 20:44:00	Client Services Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
517952083	+ Email/Text: mediamanagers@clientservices.com	Jun 29 2021 20:44:00	Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
517952084	+ EDI: WFNNB.COM	Jun 30 2021 00:38:00	Comenity Torrid, PO Box 182273, Columbus, OH 43218-2273
517952085	EDI: DISCOVER.COM	Jun 30 2021 00:38:00	Discover Card, PO Box 15316, Wilmington, DE 19850
517963501	EDI: DISCOVER.COM	Jun 30 2021 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517952087	EDI: IRS.COM	Jun 30 2021 00:38:00	Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
517952088	EDI: RMSC.COM	Jun 30 2021 00:38:00	JCPenney/Synchrony Bank, Att: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
517952081	EDI: JPMORGANCHASE	Jun 30 2021 00:38:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
518579024	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2021 20:57:11	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579023	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2021 11:17:18	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517952089	EDI: WFNNB.COM	Jun 30 2021 00:38:00	Lane Bryant, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
517952091	Email/Text: Bankruptcy.Notices@pnc.com	Jun 29 2021 20:44:00	PNC Bank, PO Box 856177, Louisville, KY 40285
517952093	EDI: PRA.COM	Jun 30 2021 00:38:00	Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
517952094	EDI: PRA.COM	Jun 30 2021 00:38:00	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
518060096	EDI: PRA.COM	Jun 30 2021 00:38:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518056086	EDI: PRA.COM		

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98121-3132

23541-1021

23541-1021

Synchrony Bank, Att: Bankruptcy Dept., PO Box

Management, LLC, PO Box 41021, Norfolk VA

UNIVERSITY RADIOLOGY GROUP PC, C/O AMERICOLLECT INC., PO BOX 1566, MANITOWOC, WI 54221-1566

Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

Verizon, PO Box 4833, Trenton, NJ 08650-4833

965061, Orlando, FL 32896-5061

Synchrony Bank, c/o PRA Receivables

Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

Jun 30 2021 00:38:00

Jun 30 2021 00:38:00

Jun 30 2021 00:38:00

Jun 29 2021 20:45:00

Jun 30 2021 00:38:00

Jun 30 2021 00:38:00

TOTAL: 46

517952101

518543574

517954680

518075751

518072674

517952103

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518021885	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518062587	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:,
		Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

EDI: RMSC.COM

+ EDI: RMSC.COM

+ EDI: RMSC.COM

EDI: AIS.COM

Email/Text: ebn@americollect.com

EDI: VERIZONCOMB.COM

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Jul 01, 2021 Signature: /s/Joseph Speetjens